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FOR IMMEDIATE RELEASE

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TOP TRAPS THAT CATCH CONSUMERS

SACRAMENTO—The California Department of Consumer Affairs today warned consumers about top traps that catch unwary buyers as part of its "Don't Fall Into Consumer Traps" public awareness campaign. The department has a wide variety of resources to help Californians make informed decisions in the marketplace and to avoid being ambushed by the unscrupulous.

"Scamsters are always hunting for easy targets, preying on consumers who haven't taken the time to learn their rights and remedies," said Consumer Affairs Acting Director Ron Joseph. "Smart consumers know that their best shot at protecting themselves is to always be on guard about any lure set before them, no matter how tempting."

Consumers should be wary of the following traps. All of the publications listed can be accessed on the department's website at www.dca.ca.gov, or requested by calling 916-323-7239, or writing to DCA Publications, 401 S Street, Sacramento, CA 95814.

The Procrastination Trap: Don't wait until something breaks to find a good repair shop. You'll save money and cut stress and hassle if you find a reputable shop ahead of time. One of the best ways to select a repair shop is through word-of-mouth recommendations. If you can, it's a good idea to test the shop with a minor maintenance job before you consider something major. Read *Consumers Guide to Automotive Repair* and *the Consumers Guide to the Bureau of Electronic and Appliance Repair* for more tips. No, not tomorrow read it now!

The Hurry Up Trap: Never have enough time to get several estimates, read the contract before you sign, or ask questions before you agree to a service? Then don't be surprised when you get services that are shoddy, not requested, or priced differently than you expected. Take time up front to make a wise decision so you don't have to spend even more time down the line pursuing a remedy. Visit the department's website for more information on how to best use your time to make smart consumer decisions.

The Optimist Trap: Do you believe those offers even when they sound too good to be true? Do you really think you have won a sweepstakes, or have been offered a free vacation? Consumer authorities are in agreement that these are very common scams, and there's always a catch, whether it's a requirement to pay a one-time membership fee or a handling charge. Usually, you'll be told that all of the details will be forthcoming after you've paid the fee or charge for the vacation. Many times, if you do receive a prize, it won't be worth the cost of shipping. Visit the department's website for more tips on avoiding scams and not being over-optimistic.

The Pessimist Trap: You're no Pollyanna, but just the opposite. You don't believe your car can pass Smogcheck, even though there are simple things you can do to help it pass, like regular oil and filter changes, tune-ups and properly inflated tires? Read *Car Care Tips* for more information. Or do you think a license doesn't mean anything, so you don't make sure the person you're doing business with is licensed? Visit the department's website for information on the license requirements for various professions, and you'll see why it's important.

The Pressure Cooker Trap: "Sign now or the price will increase." Walk out or hang up on high pressure sales tactics, or risk being really steamed that you made the purchase. Don't be forced or coerced into buying something because the price is only good for one day. Take the time to get all of the information you

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need. The old maxim is true that a decision made in haste is often repented at leisure. Find out about the kinds of contracts you can cancel after a few days by reading *Consumer Transactions with Statutory Contract Cancellation Rights*.

The Amazing Coincidence Trap: “We just happen to be in your area and have toner for your copy machine at a reduced price.” “I just happen to have some leftover paving material from a job down the street.” It just happens to be true that these are red flags that should make you stop and be wary. The smart consumer always looks at the total price before deciding and checks out the company and product before buying.

The Telephone Trap: Remember to only do business over the phone with companies you know. Stay away from telemarketers who want to send a courier service for your money; have you send money by wire; automatically withdraw money from your checking account, or ask for your checking or savings account number, Social Security number or other personal information.

The Scrooge Trap. Have you fallen into the trap of not using a licensee because you think you'll save money? Do you select the lowest bid constantly? Always make sure the person you do business with has an appropriate license if one is required. You'll save money by using a qualified licensee, rather than having shoddy work done over. And remember that the low bid is not necessarily the best bid. Compare products used, services rendered, and the overall picture of exactly what you'll receive, which should all be in writing. If you don't, the ghost of purchases past may haunt you for quite awhile. Visit the department's website for more information.

The Santa Claus Trap. This is the double trap of giving your money away by not getting estimates and paying too much, and/or thinking that everyone you do business with is a good little boy or girl. Call the department's toll-free number at 800-952-5210 to get licensee status and history. You can also give your money away by not knowing your legal rights. For example, California law limits the amount of security deposits when renting. Read *California Tenants: A guide to Residential Tenants' and Landlords' Rights and Responsibilities*.

Gov. Pete Wilson proclaimed October “Consumer Information Month” in concert with the department's launch of the “Don't Fall Into Consumer Traps” campaign, which includes news releases on various topics, a special website area, and radio public service announcements.

The Department of Consumer Affairs is a leading consumer advocate in California government, establishing standards of competency for more than 200 professions/occupations and administering the regulatory functions of licensing, examination and enforcement for those professions. Last year, the department recovered \$26 million for consumers; fielded several hundred thousand calls through its 800 number; renewed licenses for more than 800,000 professionals and businesses; mediated thousands of consumer complaints; and took disciplinary action against more than 32,000 licensees.

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